

If you are a Medicare beneficiary with limited income and resources, you may be able to get extra help paying for prescription drugs.

Beginning January 1, 2006, a new program will provide prescription drug coverage under Medicare. If you have limited income and resources, you may be able to get help paying for your monthly premiums, deductibles and co-payments under this prescription drug program.

What is the extra help?

- If your annual income is below \$14,355 for an individual (\$19,245 for a married couple living together), you may not have to pay monthly premiums or deductibles, and you could pay as little as \$2 for your co-payments.
- Even if your annual income is higher, you still may be able to get some help with your monthly premiums, annual deductibles and prescription co-payments. Some examples where your income may be higher include if you or your spouse:

- Support other family members who live with you;
- Have earnings from work; or
- Live in Alaska or Hawaii.

- To qualify, your resources must be limited to \$10,000 for an individual (\$20,000 for a married couple living together). These resource limits can be slightly higher (an additional \$1,500 per person) if you will use some of your money for burial expenses. Resources include such things as bank accounts, stocks and bonds. We **do not** count your house and car as resources.

What should I do next?

If you have both Medicaid with prescription drug coverage and

Medicare, Medicare and Supplemental Security Income, or if your state pays for your Medicare premiums, you automatically will get this extra help. You do not have to do anything.

Also, from June through August 2005, millions of Medicare beneficiaries who may be eligible for the extra help will be mailed an *Application for Help with Medicare Prescription Drug Plan Costs* (Form SSA-1020). If you receive an application, you should complete and return it as soon as possible. If you do not receive an application in the mail or do not want to wait, you can get one by calling Social Security at **1-800-772-1213** (TTY **1-800-325-0778**).

Beginning July 1, 2005, you can also apply online at **www.socialsecurity.gov**.



After you apply, Social Security will review your application and send you a letter to let you know if you qualify for the extra help. If you qualify, you need to enroll in a Medicare-approved prescription drug plan to get help with your prescription costs. You can select a plan between November 15, 2005, and May 15, 2006, but the earlier you enroll in a plan, the sooner you can begin to save money on your prescription drugs.

How can I get more information?

For more information about getting help with your prescription drug costs, call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**) or visit **www.socialsecurity.gov**.

To learn more about the Medicare prescription drug plan, call **1-800-MEDICARE (1-800-633-4227)** or visit **www.medicare.gov**. Beginning in October 2005, you also will be able to get information on the drug plans available in your area.

Have limited income?
Social Security can help
with prescription costs.



Social Security Administration
SSA Publication No. 05-10015
ICN 451470
Unit of Issue - HD (one hundred)
May 2005

Need Help with Medicare Prescription Drug Costs?

